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1. In a data processing system having a user terminal for entering a transaction request, wherein said transaction request has one of a plurality of formats, responsively coupled via a publically available digital communication network to an enterprise server for responding to said transaction request, the improvement comprising:

a. A generic gateway interposed between said user terminal and said enterprise server which responsively couples said user terminal to said enterprise server.

2. The improvement according to claim 1 further comprising a plurality of adapters interposed between said generic gateway and said user terminal which responsively couples said user terminal to said generic gateway wherein each one of said plurality of adapters corresponds to said one of said plurality of formats.

3. The improvement according to claim 2 wherein said publically available digital communication network further comprises the internet.

4. The improvement according to claim 3 further comprising an NT Server housing said generic gateway and providing a WebTx environment.

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5. The improvement according to claim 4 wherein said user terminal further comprises an industry compatible personal computer.

6. An apparatus comprising:

5       a. A user terminal which generates a service request using one of a plurality of formats;

      b. A publically accessible digital data communication network responsively coupled to said user terminal;

10       c. A generic gateway within a server responsively coupled to said publically available digital data communication network; and

      d. An enterprise server responsively coupled to said generic server.

15       7. An apparatus according to claim 6 wherein said server further comprises:

      a. A plurality of adapters responsively coupled intermediate said publically available digital data communication network and said generic gateway.

20       8. An apparatus according to claim 7 wherein said publically accessible digital communication network further comprises the world wide web.

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9. An apparatus according to claim 9 wherein said server further comprises WebTx middleware.

5 10. An apparatus according to claim 10 wherein said user terminal further comprises an industry compatible personal computer operating under Windows.

11. A method of processing a transaction comprising:

a. Composing a service request using one of a plurality of formats;

10 b. Transferring said transaction request via a publically accessible digital data communication network to one of a plurality of adapters corresponding to said one of said plurality of formats within a server; and

15 c. Converting said service request into a standardized format for processing within a generic gateway within said server.

12. A method according to claim 11 further comprising:

d. Transferring said converted and processed service request from said generic gateway to an end service provider.

20 13. A method according to claim 12 wherein said publically accessible digital data communication network further

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comprises the Internet.

14. A method according to claim 13 wherein said one of said plurality of formats further comprises an active server page.

5 15. A method according to claim 13 wherein said one of said plurality of formats further comprises visual basic.

16. An apparatus comprising:

a. Means for generating a service request using one of a plurality of formats;

10 b. Means responsively coupled to said generating means for transferring said transaction request via a publically accessible digital data network;

c. Means responsively coupled to said publically accessible digital data network for adapting said service request to a standardized format using one of a plurality of adapters; and

d. Means responsively coupled to said adapting means for processing said service request via a generic gateway.

17. An apparatus according to claim 16 further comprising means responsively coupled to said processing means for transferring said service request to an end service provider

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via one of a plurality of connectors.

18. An apparatus according to claim 17 wherein said one of said plurality of adapters corresponds to said one of said plurality of connectors.

5 19. An apparatus according to claim 18 wherein said publically accessible digital data communication network is the Internet.

10 20. An apparatus according to claim 19 wherein said generating means further comprises an industry compatible personal computer operating under Windows.